Joseph J. Tirio, McHenry County Recorder PROPERTYFRAUD LERT

Information and Frequently Asked Questions - Page 1

What is Property Fraud Alert (PFA)?

Property Fraud Alert is a notification service that alerts subscribers (via email or phone contact) each time a document is recorded with their name on it in the McHenry County Recorder's Office. The subscriber must elect one method of notification, either an email address or a phone number.

Is there a fee to subscribe to PFA?

Your McHenry County Recorder's Office offers the PFA service at no charge. After selecting McHenry County from the list of participating counties, you must agree to a disclaimer before you are able to enter your name or business name. After clicking on the checkbox agreeing to the disclaimer, you can continue to the sign-up screen.

How many subscription names can I enter?

There is no fee to subscribe with several names (including personal and business names).

How many names can I enter using the same notification email address or phone number?

You may enter up to a total of four personal and/or business names per one unique email address, or up to a total of three personal and/or business names per one unique phone number.

Can I enter more than one name at a time?

No. You must make separate subscription entries for each individual name (personal or business). For a married couple or for those persons who share the same last name, you must make individual subscription entries for each person.

My first name is often spelled many ways; how should I enter it?

It is highly recommended that you enter only the first letter of your first name in the first name field. For example, with a name such as Steve, Stephen, or Steven, you may wish to enter the letter "S" in the first name field. Or you may wish to enter the first few letters of your first name to limit the number of first name matches. For example, if the letters "St" are entered, a name match may result for the names Steven, Stan, Stacy, Sterling, etc.

My last name is spelled differently on occasion; how should I enter it?

To illustrate, let's use the last name "VanBuren" as our example. This name may at times be spelled with a space in it (Van Buren) and at other times with no space ("VanBuren"). For cases like this, it is highly recommended that you make two separate subscription entries with both name variations. For the Property Fraud Alert system to work as intended, and for notification alerts to be sent, the last name spelling, or business name spelling of the subscription name must match exactly.

My last name is very common; will I receive notification alerts that could possibly belong to someone else?

It is very possible to receive an alert that may actually pertain to another individual with the same last name (and first name) as you. Again make sure you enter the last name spelling exactly.

My name is John Smith Junior (Jr.), how would I enter that into the subscription form?

It is imperative that you DO NOT enter the suffix of your name (Jr., Sr., etc.) while entering your name into the subscription form. Only enter your first name information into the first name field and your last name into the last name field. The same logic applies with middle names; DO NOT enter a middle name (or middle initial) into the first or last name fields.

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I own a business, how should I enter my business name?

Business names should be entered exactly as the business name is spelled; however, the McHenry County Recorder's Office would index "Acme Printing Company" as "Acme Printing Co", or "XYZ Business Corporation" as "XYZ Business Corp". If your business name could contain variations similar to this, we highly recommend that you make an additional subscription entry with that variation.

What if my name, my email address, or my phone number changes? How do I update my subscription with this new information?

You can simply go to the PFA website and enter your new data information. Other options include sending an email to feedback@propertyfraudalert.com or phone 1-800-728-3858 and request the appropriate change.

How long does my name remain on the PFA notification list?

Your name will remain on the notification list for a period of 20 years; or as long as this system is available.

I own multiple homes and/or property in several different counties; will one subscription entry in one county cover me for all counties?

No. You must subscribe to each county individually. The Property Fraud Alert system is managed county by county. Visit the home page of Property Fraud Alert www.propertyfraudalert.com to see the full list of participating counties.

What information is provided on a PFA alert notification?

The alert notification will contain the following information: County Location; Document Number, Document Type, Recorded Date, and the matched Party Name (personal or business name).

What should I do if I receive a PFA alert notification?

The following are suggestions should you feel possible fraudulent activity has taken place via this notification:

- Contact any other parties whose names may be on the document
 - Other parties may be aware of the document and the referenced property or may have mutual concern about the document's potential impact.
- Contact your attorney
 - If you are not sure about the purpose of the referenced document, a private attorney may be able to determine impact and possible action in a timely fashion and minimize the damage and inconvenience of a fraudulent document.
- Contact your lending institution
 - If you believe possible fraudulent activity has taken place, contacting your bank, mortgage company, or lending institution in a timely fashion may help your cause.

For questions regarding Property Fraud Alert, or more information, please call the McHenry County Recorder's Office at (815) 334-4045 or visit www.propertyfraudalert.com

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